

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Western District of Virginia

Case No. 12-62745

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michele Ashbaugh
aka Tziporah Leah Shull
271 Malvern Farm Drive
Charlottesville, VA 22903

Social Security / Individual Taxpayer ID No.:

xxx-xx-6757

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/13/13

William E Anderson
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Michele Ashbaugh
Debtor

Case No. 12-62745-wea
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: maddoxl
Form ID: bl8

Page 1 of 2
Total Noticed: 22

Date Rcvd: Mar 13, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2013.

db
3688161 +Michele Ashbaugh, 271 Malvern Farm Drive, Charlottesville, VA 22903-7440
3688164 Allied Interstate LLC, PO Box 361774, Columbus, OH 43236-1774
3688166 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
3688167 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
3688167 Boulder Creek Academy, 378 Emerson Ln, Bonners Ferry, ID 83805-5748
3688173 Family Law Associates, Of Richmond, P.C., 3711 Westerre Pkwy Ste C, Henrico, VA 23233-1470
3688176 Real Property, Inc., 1500 Amherst St Ste 3, Charlottesville, VA 22903-5158
3688177 The Gertrude B Weber Trust, C/O Michael Weber, Manager, 1855 Westview Rd,
Charlottesville, VA 22903-1632
3688178 +Va Credit Union, 7500 Boulders View Drive, Richmond, VA 23225-4066
3688180 Virginia Department Of Taxation, Bankruptcy Unit, PO Box 2156, Richmond, VA 23218-2156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QWECALLAHAN.COM Mar 13 2013 21:13:00 William E Callahan(76), Jr,
1800 Wells Fargo Tower, Drawer 1200, Roanoke, VA 24006-1200
3688160 +EDI: ALLIANCEONE.COM Mar 13 2013 21:13:00 Allianceone Receivables Management, PO Box 3107,
Southeastern, PA 19398-3107
3688165 E-mail/Text: bankruptcy@bbandt.com Mar 13 2013 21:15:14 Bb And T, PO Box 1847,
Wilson, NC 27894
3688162 +EDI: BANKAMER.COM Mar 13 2013 21:13:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
Greensboro, NC 27410-8119
3688168 EDI: CAPITALONE.COM Mar 13 2013 21:13:00 Cap One, PO Box 85520, Richmond, VA 23285
3688169 +EDI: CHASE.COM Mar 13 2013 21:13:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
3688170 +EDI: CITICORP.COM Mar 13 2013 21:13:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
3688171 +EDI: TSYS2.COM Mar 13 2013 21:13:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
3688172 +E-mail/Text: bankruptcy@expressrecovery.com Mar 13 2013 21:16:33 Express Recovery Svcs,
2790 S Decker Lake Dr, Salt Lake City, UT 84119-2057
3688175 EDI: IRS.COM Mar 13 2013 21:13:00 Internal Revenue Service, Insolvency Unit,
400 N 8th St Ste 76, Richmond, VA 23219-4836
3688174 EDI: IRS.COM Mar 13 2013 21:13:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
3688178 +EDI: VACU.COM Mar 13 2013 21:13:00 Va Credit Union, 7500 Boulders View Drive,
Richmond, VA 23225-4066
3688179 EDI: AFNIVZWIRE.COM Mar 13 2013 21:13:00 Verizon, PO Box 25505,
Lehigh Valley, PA 18002-5505

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3688163* +Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410-8119

TOTALS: 0, * 1, ## 0

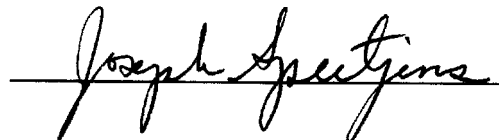
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2013

Signature:



District/off: 0423-6

User: maddoxl
Form ID: b18

Page 2 of 2
Total Noticed: 22

Date Rcvd: Mar 13, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2013 at the address(es) listed below:

Larry L. Miller on behalf of Debtor Michele Ashbaugh millerlawgrouppc@millerlawgrouppc.com,
jessie@larrylmillerpc.com;larrylmillerbankruptcy@gmail.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov
William E Callahan(76) william.callahan@leclairryan.com,
kim.knicely@leclairryan.com;wcallahan@ecf.epiqsystems.com

TOTAL: 3